

State of Montana 1st Quarter 2016 Small Group Major Medical Rates

PacificSource Plans offered Off Exchange in Montana

The age for each person is based on their first date of coverage in 2016. For children under the age of 21, only the three oldest children will be included in the family premium. Region is based on county of employer.

This table does not include every possible monthly premium. Included: The rounded cost by plan and region for the specific ages shown. Not included: Other ages, dental premiums, smoking surcharges, Platinum plans, on exchange or individual options, and subsidies.

The cost sharing in this summary applies to "in-network" services only. Out-of-network services have higher cost sharing. Please see the policy language. Be sure to review plan details to know what applies to deductibles, exact copays and coinsurance for particular services, out-of-network coverage, excluded benefits, formularies, provider networks, etc.

Plan ID	23603MT0170014	23603MT0180010	23603MT0170007	23603MT0170013	23603MT0180030	23603MT0170004	23603MT0170008
Plan Name	SmartHealth Value Bronze 6450	SmartHealth Balance Bronze 6850	SmartHealth Value Bronze 3500	PSN Value Bronze 6450	PSN Balance Bronze 6850	PSN Value Bronze 3500	SmartHealth Value Silver 3600
Metal Tier	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Silver
Deductible	\$6,450	\$6,850	\$3,500	\$6,450	\$6,850	\$3,500	\$3,600
OOP Max*	\$6,450	\$6,850	\$6,450	\$6,450	\$6,850	\$6,450	\$3,600
Coinsurance	0%	0%	50%	0%	0%	50%	0%
Age	Monthly premiums for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone						
0-20	\$128	\$132	\$138	\$138	\$143	\$149	\$157
21-24	\$201	\$208	\$217	\$217	\$225	\$234	\$247
25	\$202	\$209	\$217	\$218	\$225	\$235	\$248
30	\$228	\$236	\$246	\$246	\$255	\$265	\$280
35	\$246	\$254	\$265	\$265	\$274	\$286	\$302
40	\$257	\$266	\$277	\$277	\$287	\$299	\$315
45	\$290	\$300	\$313	\$314	\$324	\$338	\$356
50	\$359	\$371	\$387	\$388	\$401	\$418	\$441
55	\$448	\$464	\$483	\$484	\$501	\$522	\$550
60	\$546	\$564	\$588	\$589	\$609	\$635	\$670
64-120	\$603	\$624	\$650	\$651	\$674	\$702	\$740
Age	Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton						
0-20	\$130	\$135	\$141	\$141	\$146	\$152	\$160
21-24	\$205	\$212	\$221	\$222	\$229	\$239	\$252
25	\$206	\$213	\$222	\$223	\$230	\$240	\$253
30	\$233	\$241	\$251	\$252	\$260	\$271	\$286
35	\$251	\$260	\$270	\$271	\$280	\$292	\$308
40	\$263	\$272	\$283	\$284	\$293	\$306	\$322
45	\$297	\$307	\$320	\$320	\$331	\$345	\$364
50	\$367	\$379	\$395	\$396	\$410	\$427	\$450
55	\$458	\$474	\$494	\$495	\$512	\$533	\$562
60	\$558	\$577	\$601	\$602	\$623	\$649	\$684
64-120	\$615	\$636	\$663	\$666	\$687	\$717	\$756
Age	Counties of: Flathead, Lake, Missoula						
0-20	\$125	\$129	\$135	\$135	\$140	\$145	\$153
21-24	\$197	\$204	\$212	\$213	\$220	\$229	\$242
25	\$198	\$204	\$213	\$213	\$221	\$230	\$243
30	\$223	\$231	\$241	\$241	\$250	\$260	\$274
35	\$241	\$249	\$259	\$260	\$269	\$280	\$295
40	\$252	\$260	\$271	\$272	\$281	\$293	\$309
45	\$284	\$294	\$306	\$307	\$317	\$331	\$349
50	\$352	\$364	\$379	\$380	\$393	\$409	\$432
55	\$439	\$454	\$473	\$474	\$490	\$511	\$539
60	\$534	\$552	\$575	\$577	\$597	\$622	\$656
64-120	\$590	\$611	\$636	\$638	\$660	\$687	\$725
Age	Counties of: All others						
0-20	\$127	\$131	\$137	\$137	\$142	\$148	\$156
21-24	\$200	\$207	\$215	\$216	\$223	\$233	\$245
25	\$201	\$207	\$216	\$217	\$224	\$233	\$246
30	\$227	\$235	\$244	\$245	\$253	\$264	\$278
35	\$244	\$253	\$263	\$264	\$273	\$284	\$300
40	\$255	\$264	\$275	\$276	\$285	\$297	\$313
45	\$289	\$298	\$311	\$312	\$322	\$336	\$354
50	\$357	\$369	\$384	\$385	\$399	\$415	\$438
55	\$446	\$461	\$480	\$481	\$498	\$519	\$547
60	\$542	\$561	\$584	\$586	\$606	\$631	\$666
64-120	\$600	\$620	\$645	\$647	\$669	\$698	\$735

*OOP Max = Out of Pocket Maximum

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The cost sharing in this summary applies to "in-network" services only. Out-of-network services have higher cost sharing. Please see the policy language. Be sure to review plan details to know what applies to deductibles, exact copays and coinsurance for particular services, out-of-network coverage, excluded benefits, formularies, provider networks, etc.

Plan ID	23603MT0180026	23603MT0180027	23603MT0180011	23603MT0170005	23603MT0180018	23603MT0180028	23603MT0180015
Plan Name	SmartHealth Balance Silver 4000	SmartHealth Balance Silver 4000 VH	SmartHealth Balance Silver 2500	PSN Value Silver 3600	SmartHealth Balance Gold HRA 3000	PSN Balance Silver 4000	SmartHealth Balance Silver 2500 VH
Metal Tier	Silver	Silver	Silver	Silver	Gold	Silver	Silver
Deductible	\$4,000	\$4,000	\$2,500	\$3,600	\$3,000	\$4,000	\$2,500
OOP Max*	\$6,850	\$6,850	\$6,850	\$3,600	\$6,850	\$6,850	\$6,850
Coinsurance	30%	30%	30%	0%	20%	30%	30%
Age	Monthly premiums for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone						
0-20	\$158	\$162	\$168	\$169	\$170	\$171	\$173
21-24	\$249	\$255	\$265	\$267	\$268	\$269	\$272
25	\$250	\$256	\$266	\$268	\$269	\$270	\$273
30	\$282	\$290	\$301	\$303	\$304	\$305	\$308
35	\$304	\$312	\$324	\$326	\$327	\$328	\$332
40	\$318	\$326	\$339	\$341	\$342	\$344	\$347
45	\$359	\$369	\$383	\$385	\$387	\$388	\$392
50	\$444	\$456	\$474	\$476	\$478	\$480	\$485
55	\$555	\$569	\$592	\$594	\$597	\$599	\$606
60	\$675	\$693	\$720	\$723	\$727	\$729	\$737
64-120	\$747	\$765	\$795	\$800	\$804	\$806	\$815
Age	Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton						
0-20	\$161	\$166	\$172	\$173	\$174	\$174	\$176
21-24	\$254	\$261	\$271	\$272	\$274	\$275	\$278
25	\$255	\$262	\$272	\$273	\$275	\$276	\$279
30	\$289	\$296	\$308	\$309	\$311	\$312	\$315
35	\$311	\$319	\$331	\$333	\$335	\$336	\$339
40	\$325	\$333	\$346	\$348	\$350	\$351	\$355
45	\$367	\$377	\$391	\$393	\$395	\$397	\$401
50	\$454	\$466	\$484	\$487	\$489	\$491	\$496
55	\$567	\$582	\$605	\$607	\$611	\$613	\$619
60	\$690	\$708	\$736	\$739	\$743	\$746	\$754
64-120	\$762	\$783	\$813	\$816	\$821	\$824	\$833
Age	Counties of: Flathead, Lake, Missoula						
0-20	\$155	\$159	\$165	\$166	\$167	\$167	\$169
21-24	\$244	\$250	\$260	\$261	\$262	\$263	\$266
25	\$245	\$251	\$261	\$262	\$263	\$264	\$267
30	\$277	\$284	\$295	\$296	\$298	\$299	\$302
35	\$298	\$305	\$317	\$319	\$321	\$322	\$325
40	\$311	\$319	\$332	\$334	\$335	\$336	\$340
45	\$352	\$361	\$375	\$377	\$379	\$380	\$384
50	\$435	\$446	\$464	\$466	\$468	\$470	\$475
55	\$543	\$557	\$579	\$582	\$585	\$587	\$593
60	\$661	\$678	\$705	\$708	\$712	\$714	\$722
64-120	\$731	\$750	\$779	\$783	\$786	\$789	\$798
Age	Counties of: All others						
0-20	\$157	\$161	\$167	\$168	\$169	\$170	\$172
21-24	\$247	\$254	\$264	\$265	\$266	\$267	\$270
25	\$248	\$255	\$265	\$266	\$267	\$268	\$271
30	\$281	\$288	\$299	\$301	\$302	\$303	\$307
35	\$302	\$310	\$322	\$324	\$325	\$326	\$330
40	\$316	\$324	\$337	\$339	\$340	\$341	\$345
45	\$357	\$366	\$381	\$383	\$385	\$386	\$390
50	\$442	\$453	\$471	\$473	\$476	\$477	\$482
55	\$552	\$566	\$588	\$591	\$594	\$596	\$602
60	\$671	\$689	\$716	\$719	\$723	\$725	\$733
64-120	\$741	\$761	\$791	\$795	\$798	\$801	\$810

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Plan ID	23603MT0180029	23603MT0180025	23603MT0180033	23603MT0180031	23603MT0180006	23603MT0180008	23603MT0180021
Plan Name	PSN Balance Silver 4000 VH	SmartHealth Balance Gold HRA 3000 VH	PSN Balance Silver 2500	PSN Balance Gold HRA 3000	PSN Balance Silver 2500 VH	PSN Balance Gold HRA 3000 VH	SmartHealth Balance Gold 1000
Metal Tier	Silver	Gold	Silver	Gold	Silver	Gold	Gold
Deductible	\$4,000	\$3,000	\$2,500	\$3,000	\$2,500	\$3,000	\$1,000
OOP Max*	\$6,850	\$6,850	\$6,850	\$6,850	\$6,850	\$6,850	\$3,500
Coinsurance	30%	20%	30%	20%	30%	20%	20%
Age	Monthly premiums for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone						
0-20	\$175	\$174	\$182	\$184	\$186	\$188	\$206
21-24	\$275	\$274	\$287	\$289	\$293	\$296	\$325
25	\$276	\$275	\$288	\$291	\$294	\$297	\$326
30	\$312	\$311	\$325	\$328	\$333	\$336	\$369
35	\$336	\$335	\$350	\$354	\$358	\$361	\$397
40	\$352	\$351	\$366	\$370	\$374	\$378	\$415
45	\$397	\$396	\$414	\$418	\$423	\$427	\$469
50	\$492	\$490	\$512	\$517	\$523	\$528	\$581
55	\$614	\$612	\$639	\$645	\$653	\$660	\$725
60	\$747	\$744	\$778	\$785	\$795	\$803	\$882
64-120	\$825	\$822	\$860	\$867	\$879	\$887	\$975
Age	Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton						
0-20	\$179	\$178	\$186	\$188	\$190	\$192	\$211
21-24	\$281	\$280	\$293	\$296	\$299	\$302	\$332
25	\$282	\$281	\$294	\$297	\$301	\$304	\$334
30	\$319	\$318	\$332	\$336	\$340	\$343	\$377
35	\$344	\$343	\$358	\$361	\$366	\$369	\$406
40	\$359	\$358	\$374	\$378	\$383	\$386	\$425
45	\$406	\$405	\$423	\$427	\$432	\$437	\$480
50	\$502	\$501	\$523	\$528	\$535	\$540	\$593
55	\$627	\$625	\$653	\$660	\$668	\$674	\$741
60	\$763	\$761	\$795	\$803	\$813	\$820	\$902
64-120	\$843	\$840	\$879	\$887	\$897	\$906	\$996
Age	Counties of: Flathead, Lake, Missoula						
0-20	\$171	\$171	\$178	\$180	\$182	\$184	\$202
21-24	\$269	\$269	\$281	\$283	\$287	\$290	\$318
25	\$271	\$270	\$282	\$284	\$288	\$291	\$320
30	\$306	\$305	\$318	\$322	\$326	\$329	\$361
35	\$329	\$328	\$343	\$346	\$351	\$354	\$389
40	\$344	\$343	\$359	\$362	\$367	\$370	\$407
45	\$389	\$388	\$405	\$409	\$414	\$418	\$460
50	\$481	\$480	\$501	\$506	\$512	\$517	\$568
55	\$601	\$599	\$626	\$632	\$640	\$646	\$710
60	\$731	\$729	\$762	\$769	\$779	\$786	\$864
64-120	\$807	\$806	\$842	\$849	\$861	\$869	\$954
Age	Counties of: All others						
0-20	\$174	\$173	\$181	\$183	\$185	\$187	\$205
21-24	\$274	\$273	\$285	\$288	\$291	\$294	\$323
25	\$275	\$274	\$286	\$289	\$292	\$295	\$324
30	\$310	\$309	\$323	\$327	\$331	\$334	\$367
35	\$334	\$333	\$348	\$352	\$356	\$359	\$395
40	\$350	\$348	\$364	\$368	\$372	\$376	\$413
45	\$395	\$394	\$411	\$415	\$421	\$425	\$467
50	\$489	\$487	\$509	\$514	\$520	\$525	\$577
55	\$610	\$608	\$635	\$641	\$650	\$656	\$721
60	\$742	\$740	\$773	\$781	\$790	\$798	\$877
64-120	\$821	\$818	\$855	\$863	\$873	\$882	\$969

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Plan ID	23603MT0180022	23603MT0180032	23603MT0180019
Plan Name	SmartHealth Balance Gold 1000 VH	PSN Balance Gold 1000	PSN Balance Gold 1000 VH
Metal Tier	Gold	Gold	Gold
Deductible	\$1,000	\$1,000	\$1,000
OOP Max*	\$3,500	\$3,500	\$3,500
Coinsurance	20%	20%	20%
Age	Monthly premiums for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone		
0-20	\$211	\$223	\$227
21-24	\$332	\$351	\$358
25	\$333	\$353	\$359
30	\$376	\$399	\$406
35	\$405	\$429	\$437
40	\$424	\$449	\$457
45	\$479	\$507	\$516
50	\$592	\$627	\$639
55	\$739	\$783	\$798
60	\$900	\$953	\$971
64-120	\$995	\$1,053	\$1,073
Age	Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton		
0-20	\$215	\$228	\$232
21-24	\$339	\$359	\$366
25	\$340	\$360	\$367
30	\$385	\$407	\$415
35	\$414	\$439	\$447
40	\$433	\$459	\$467
45	\$489	\$518	\$528
50	\$605	\$641	\$653
55	\$756	\$800	\$815
60	\$919	\$974	\$992
64-120	\$1,016	\$1,077	\$1,097
Age	Counties of: Flathead, Lake, Missoula		
0-20	\$206	\$218	\$222
21-24	\$325	\$344	\$350
25	\$326	\$345	\$352
30	\$368	\$390	\$397
35	\$397	\$420	\$428
40	\$415	\$439	\$448
45	\$469	\$497	\$506
50	\$580	\$614	\$625
55	\$724	\$767	\$781
60	\$881	\$933	\$950
64-120	\$974	\$1,032	\$1,050
Age	Counties of: All others		
0-20	\$209	\$222	\$226
21-24	\$330	\$349	\$356
25	\$331	\$351	\$357
30	\$374	\$396	\$404
35	\$403	\$427	\$434
40	\$421	\$446	\$454
45	\$476	\$504	\$513
50	\$589	\$624	\$635
55	\$735	\$779	\$793
60	\$894	\$948	\$965
64-120	\$989	\$1,047	\$1,067

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